

# Nacha

## ACH Network Administrative Services

Board Approved June 2025

	2020 audited	% of Costs	2021 audited	% of Costs	2022 audited	% of Costs	2023 audited	% of Costs	2024 audited	% of Costs
per entry fee	\$ 0.000185		\$ 0.000185		\$ 0.000185		\$ 0.000185		\$ 0.000185	
annual fee	\$264.00		\$264.00		\$264.00		\$344.00		\$344.00	
Sources										
ACH Network Administration Fees-per entry	\$ 10,001,488	84.17%	\$ 10,889,001	83.88%	\$ 11,236,507	84.92%	\$ 11,835,777	84.41%	\$ 12,640,654	81.36%
ACH Network Administration Fees-annual fee	2,579,940	21.71%	2,515,392	19.38%	2,432,868	18.39%	3,078,221	21.95%	3,008,861	19.37%
Total ACH Network Administration \$	\$ 12,581,428	106%	\$ 13,404,393	103%	\$ 13,669,375	103%	\$ 14,913,998	106%	\$ 15,649,515	101%
Uses										
Rulemaking	\$ 2,407,675	20.26%	\$ 2,292,153	17.66%	\$ 2,244,311	16.96%	\$ 2,741,884	19.56%	\$ 2,704,441	17.41%
Risk Management	2,432,960	20.48%	2,277,896	17.55%	3,209,726	24.26%	3,172,598	22.63%	4,558,924	29.34%
Rules Enforcement, (net cost)	645,070	5.43%	699,363	5.39%	559,149	4.23%	595,935	4.25%	594,104	3.82%
ACH Network Advocacy (inc NMC)	2,706,435	22.78%	3,078,927	23.72%	3,427,010	25.90%	3,534,437	25.21%	3,870,687	24.91%
Administration of National Marketing Campaign	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Network Development (net cost)	3,690,429	31.06%	4,633,005	35.69%	3,791,656	28.66%	3,976,274	28.36%	3,808,853	24.51%
Total Uses of ACH Network Administration Fees	\$ 11,882,569	100%	\$ 12,981,344	100%	\$ 13,231,851	100%	\$ 14,021,128	100%	\$ 15,537,010	100%
	10%		9%		2%					
Deficit/Profit from Annual Fee/Rulemaking	172,265		223,239		188,557		336,337		304,420	
Deficit/Profit from per entry Fee/Other Network Admin Services	\$ 526,594		\$ 199,810		\$ 248,967		\$ 556,533		\$ (191,915)	
Total Deficit/Profit	698,859		423,049		437,524		892,870		112,505	
Accumulated Profit/(Deficit) from annual fee/rulema	301,280		524,519		713,076		1,049,413		1,353,833	
Accumulated Profit/(Deficit) from per entry fee/other	3,576,993		3,776,803		4,025,770		4,582,303		4,390,389	
Total Accumulated Profit	\$ 3,878,273		\$ 4,301,322		\$ 4,738,846		\$ 5,631,716		\$ 5,744,220	
	33%		33%		36%		40%		37%	